

United States Bankruptcy Court
Middle District of FloridaIn re:
Vincent Lawrence Marino
DebtorCase No. 14-00809-PMG
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 113A-3

User: heatherb
Form ID: B9APage 1 of 2
Total Noticed: 30

Date Rcvd: Feb 26, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2014.

db +Vincent Lawrence Marino, 3859 Paddlewheel Drive, Jacksonville, FL 32257-8939
 tr Aaron R. Cohen, P.O. Box 4218, Jacksonville, FL 32201-4218
 24330842 +Axel and Diana Perez, 11648 Kingsley Manor Way, Jacksonville, FL 32225-1066
 24330844 +Carolina First Bank, d/b/a Mercantile Bank, 9715 Gate Parkway North,
 Jacksonville, FL 32246-8221
 24330845 +CitiMortgage, Inc., c/o Shapiro, Fishman & Gache, 4630 Woodland Corporate Blvd, Suite 100,
 Tampa, FL 33614-2429
 24330847 +Comcast, 650 Centerto Road, Moorestown, NJ 08057-3985
 24330848 +Fidelity Bank, P.O. Box 105075, Atlanta, GA 30348-5075
 24330851 +Jacksonville Electric, 21 West Church Street, Attn: Sephie Maultsby,
 Jacksonville, FL 32202-3152
 24330852 +Jefferson Capital LLC, 16 McLeland Rd, Saint Cloud, MN 56303-2160
 24330853 +Lisa Ehrle, 3859 Paddlewheel Dr., Jacksonville, FL 32257-8939
 24330855 +Michael L. Edwards, 432 East Monroe Street, Jacksonville, FL 32202-2837
 24330857 +Rogers Towers, P.A., 1301 Riverplace Blvd., Suite 1500, Jacksonville, FL 32207-1811
 24330860 ++STELLAR RECOVERY INC, 1327 US HIGHWAY 2 WEST, STE 100, KALISPELL MT 59901-3413
 (address filed with court: Stellar Recovery, Inc., 1845 US Highway 93 S, Kalispell, MT 59901)
 24330858 +Sears, P.O. Box 6497, Sioux Falls, SD 57117-6497
 24330859 +Sprint, P.O. Box 4600, Reston, VA 20195-1416
 24330861 +Sunseeker Investments, Inc, c/o Robert Aguilar, P.O. Box 855, Orange Park, FL 32067-0855
 24330862 +Vystar Credit Union, P.O. Box 18, Jacksonville, FL 32212-0018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ryan@beacheslaw.com Feb 26 2014 22:56:27 Ryan G. Moore, Wendell Finner, P.A.,
 340 Third Avenue South, Suite A, Jacksonville Beach, FL 32250-6767
 ust +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Feb 26 2014 22:57:41
 United States Trustee - JAX 13/7, Office of the United States Trustee,
 George C Young Federal Building, 400 West Washington Street, Suite 1100,
 Orlando, FL 32801-2217
 24330841 +EDI: AFNIRECOVERY.COM Feb 26 2014 22:43:00 Anderson Financial, P.O. Box 3097,
 Bloomington, IL 61702-3097
 24330843 +EDI: CAPITALONE.COM Feb 26 2014 22:43:00 Capital One, P.O. Box 5253,
 Carol Stream, IL 60197-5253
 24330846 +E-mail/Text: usbc@coj.net Feb 26 2014 22:58:44 City of Jacksonville,
 Building Inspection Division, 214 N. Hogan St., Room 141 Ed Ball Building,
 Jacksonville, FL 32202-4240
 24330864 +E-mail/Text: usbc@coj.net Feb 26 2014 22:58:44 Duval County Tax Collector,
 231 Forsyth St. #130, Jacksonville FL 32202-3380
 24330865 EDI: FLDEPREV.COM Feb 26 2014 22:44:00 Florida Dept. of Revenue, Bankruptcy Unit,
 P.O. Box 6668, Tallahassee, FL 32314-6668
 24330849 +E-mail/Text: ecfmailbox@iberiabank.com Feb 26 2014 22:58:58 IBERIABANK, 200 W. Congress St.,
 Lafayette, LA 70501-6873
 24330850 +EDI: IRS.COM Feb 26 2014 22:43:00 Internal Revenue Service, P.O. Box 621503,
 Atlanta, GA 30362-3003
 24330852 +EDI: JEFFERSONCAP.COM Feb 26 2014 22:43:00 Jefferson Capital LLC, 16 McLeland Rd,
 Saint Cloud, MN 56303-2160
 24330854 +EDI: RESURGENT.COM Feb 26 2014 22:43:00 LVNV Funding LLC, P.O. Box 10497,
 Ste. 110, MS 576, Greenville, SC 29603-0497
 24330856 +EDI: MID8.COM Feb 26 2014 22:43:00 Midland Credit MGMT, 8875 Aero Dr., Suite 200,
 San Diego, CA 92123-2255
 24330866 +E-mail/Text: ustp.region21.or.ecf@usdoj.gov Feb 26 2014 22:57:41 United States Trustee,
 135 W Central Blvd, Suite 620, Orlando, FL 32801-2476
 24330863 +EDI: WFFC.COM Feb 26 2014 22:43:00 Wells Fargo, 4143 121st St., Urbandale, IA 50323-2310
 TOTAL: 14

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 113A-3

User: heatherb
Form ID: B9A

Page 2 of 2
Total Noticed: 30

Date Rcvd: Feb 26, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2014 at the address(es) listed below:

Aaron R. Cohen acohen60@bellsouth.net, ahc@trustesolutions.com, vnh59@aol.com,
ahc@trustesolutions.net

Ryan G. Moore on behalf of Debtor Vincent Lawrence Marino ryan@beacheslaw.com,
pleadings@firstcoastconsumerlaw.com

United States Trustee - JAX 13/7 USTP.Region21.OR.ECF@usdoj.gov

TOTAL: 3

UNITED STATES BANKRUPTCY COURT
Middle District of Florida

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on February 24, 2014. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

Creditors – Do not file this notice with any proof of claim you submit to the court.
See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Vincent Lawrence Marino
3859 Paddlewheel Drive
Jacksonville, FL 32257

Case Number:
3:14-bk-00809-PMG

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-3299

Attorney for Debtor(s) (name and address):

Ryan G. Moore
Wendell Finner, P.A.
340 Third Avenue South
Suite A
Jacksonville Beach, FL 32250-6767
Telephone number: 904-242-7070

Bankruptcy Trustee (name and address):

Aaron R. Cohen
P.O. Box 4218
Jacksonville, FL 32201-4218
Telephone number: 904-389-7277

Meeting of Creditors

Debtor(s) must present Photo ID and acceptable proof of Social Security Number at § 341 meeting.
You are reminded that Local Rule 5073-1 restricts the entry of cellular telephones into the Courthouse.

Date: **March 27, 2014**

Time: **01:30 PM**

Location: **FIRST FLOOR, 300 North Hogan St. Suite 1-200, Jacksonville, FL 32202**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts:
May 27, 2014

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

300 North Hogan Street Suite 3-350
Jacksonville, FL 32202
Telephone number: 904-301-6490

For the Court:

Clerk of the Bankruptcy Court:
Lee Ann Bennett

Hours Open: Monday – Friday 8:30 AM – 4:00 PM

Date: February 26, 2014

Notice is further given that effective on the date of the Petition, the United States Trustee appointed the above named individual as interim trustee pursuant to 11 USC § 701.

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint – or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) – in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Challenge Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	
Voice Case Info. System (McVCIS)	McVCIS provides basic case information concerning deadlines such as case opening and closing date, discharge date and whether a case has assets or not. McVCIS is accessible 24 hours a day except when routine maintenance is performed. To access McVCIS toll free call 1-866-222-8029.